Certificate Number: 15317-PAM-DE-038423886

Bankruptcy Case Number: 20-01367



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 28, 2024</u>, at <u>9:55</u> o'clock <u>PM PDT</u>, <u>Erica M Williams</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: April 28, 2024 By: /s/Jennieca Laud

Name: Jennieca Laud

Title: <u>Credit Counselor</u>